

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOSE ESPINAL  
KAREN ESPINAL  
Debtor(s)

Case No. 06-08460

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/17/2006.
- 2) The plan was confirmed on 09/25/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/18/2010.
- 5) The case was converted on 08/04/2010.
- 6) Number of months from filing to last payment: 45.
- 7) Number of months case was pending: 49.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,615.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$36,777.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$36,777.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,792.50
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,292.50**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	23,821.00	24,693.80	24,693.80	684.53	0.00
CAPITAL ONE BANK	Unsecured	4,844.00	NA	NA	0.00	0.00
CBUSA SEARS	Unsecured	899.00	NA	NA	0.00	0.00
CHASE HOME EQUITY	Secured	NA	NA	NA	0.00	0.00
DREYER MEDICAL CLINIC	Unsecured	331.00	NA	NA	0.00	0.00
DYCK O NEAL INC	Secured	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,453.00	11,240.41	11,240.41	311.60	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	15,977.00	17,017.80	17,017.80	471.82	0.00
GMAC PAYMENT CENTER	Secured	20,000.00	19,008.60	19,008.60	18,476.59	3,374.06
ILLINOIS DEPT REVENUE	Unsecured	NA	NA	NA	0.00	0.00
NICOR GAS	Unsecured	297.00	NA	NA	0.00	0.00
OTOLARYNGOLOY HNS LTD	Unsecured	118.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	899.00	1,090.24	1,090.24	30.22	0.00
VALLEY AMBULATORY SURGERY C	Unsecured	1,711.00	NA	NA	0.00	0.00
VASC ANESTHESIA	Unsecured	594.00	NA	NA	0.00	0.00
WACHOVIA DEALER SERVICES	Secured	8,149.60	8,149.60	8,149.60	8,149.60	1,654.59
WELLS FARGO CARD SERVICES	Unsecured	11,663.00	11,958.13	11,958.13	331.49	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$27,158.20	\$26,626.19	\$5,028.65
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$27,158.20</b>	<b>\$26,626.19</b>	<b>\$5,028.65</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$66,000.38</b>	<b>\$1,829.66</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,292.50</u>
Disbursements to Creditors	<u>\$33,484.50</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$36,777.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/10/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.